



**TESTIMONY of Big I Connecticut  
before the  
General Assembly Insurance and Real Estate Committee**

---

**Public Hearing:  
H.B. No. 5389 (RAISED) AN ACT CONCERNING  
INSURANCE**

**Tuesday, March 15th  
9:00 AM  
Virtual**

**Prepared by:**

**Scott Hobson, MPA  
Assistant Vice President of Government Relations, Big I Connecticut**

Chairwoman Wood, Chairman Lesser, Ranking Member Pavalock-D'Amato, Ranking Member Hwang, and members of the committee, thank you for the opportunity to testify before you today.

My name is Scott Hobson, and I am the Assistant Vice President of Government Relations for Big I Connecticut. Founded in 1889, Big I Connecticut is a statewide trade association representing independent insurance agents and brokers. We believe independent insurance agents serve customers best with trusted advice to protect what matters most to them.

Big I Connecticut is supportive of amending H.B. 5389 to include language to eliminate the "diligent effort" requirement upon renewal of an Excess & Surplus (E&S) lines policy. This will improve the customer experience.

E&S lines insurance is specialty coverage that standard carriers do not cover. Typically, this includes unusual or high-risk exposures, or those with little or no claims history. E&S coverage offers substantial flexibility and is essential to promoting innovation and choice in the insurance market. It is one of the fastest growing markets for insurance.

In order to place and renew coverage in the E&S market, an agent must first have coverage declined by three admitted insurance carriers. In practice, this is a significant time and paperwork burden on agents and customers, particularly on renewals where the agent has already previously received the necessary declinations. Therefore, we believe it is reasonable to eliminate the requirement to obtain three declinations for E&S renewals.

Please feel free to reach out at [shobson@biginy.org](mailto:shobson@biginy.org) with any questions you may have.